

**United States Bankruptcy Court**  
Eastern District of Virginia  
600 Granby St., Room 400  
Norfolk, VA 23510

**Case Number** 11-75053-SCS  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Martin Kidwell  
2602 Holly Point Blvd  
Chesapeake, VA 23325

Katherine Powell Kidwell  
2602 Holly Point Blvd  
Chesapeake, VA 23325

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-7141

Joint Debtor: xxx-xx-5254

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Gary Martin Kidwell and Katherine Powell Kidwell are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: April 24, 2012

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Gary Martin Kidwell  
 Katherine Powell Kidwell  
 Debtors

Case No. 11-75053-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: williams  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 30

Date Rcvd: Apr 24, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2012.

db/jdb +Gary Martin Kidwell, Katherine Powell Kidwell, 2602 Holly Point Blvd,  
 Chesapeake, VA 23325-4638  
 cr +Aurora Bank, FSB, c/o McCabe, Weisberg & Conway, 312 Marshall Avenue, Suite 800,  
 Laurel, MD 20707-4808  
 10809042 +ACI, LLC, 2420 Sweet Home Road, Ste 150, Buffalo, NY 14228-2244  
 10809044 BAC Home Loans Servicing, P.O. Box 5170, Simi Valley, CA 93062-5170  
 10809049 +Chesapeake GDC, Civil Division, 307 Albemarle Drive, Suite 100, Chesapeake, VA 23322-5591  
 10809050 +Chesapeake Gen. District Court, Civil Division, 307 Albemarle Drive,  
 Chesapeake, VA 23322-5578  
 10809052 +Citizens Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 10809053 Direct Loans, U.S. Dept of Education, P.O. Box 530260, Atlanta, GA 30353-0260  
 10809055 +Glasser & Glasser, Collections Dept., PO Box 3400, Norfolk, VA 23514-3400  
 10809057 +Indian Cove Resort, 1053 Sandbridge Road, Virginia Beach, VA 23456-4598  
 10809059 +N-Telos, 1412 Greenbrier Pkwy, Ste. 118, Chesapeake, VA 23320-2833  
 10809060 +Rubenstein and Cogan, 12 South Summit Ave. Ste. 250, Gaithersburg, MD 20877-2092  
 10809062 +SunTrust Bank, P.O. Box 85526, Richmond, VA 23285-5526  
 10809640 +U.S. Attorney's Office, 101 W. Main Street, Suite 8000, Norfolk, VA 23510-1651  
 11020860 US Department of Education, Direct Loan Servicing Center, PO BOX 5609,  
 Greenville, TX 75403-5609  
 10809063 +VA Dept of Taxation, ATTN: Lavern White-Taylor, POB 27407, Richmond, VA 23261-7407  
 10809064 +Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 25 2012 03:36:17 RBS Citizens, N.A.,  
 c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347  
 10809043 E-mail/Text: ALSBankruptcy@aurorabankfsb.com Apr 25 2012 03:20:09 Aurora Loan Services,  
 P.O. Box 1706, Scottsbluff, NE 69363-1706  
 10809046 E-mail/Text: bankruptcy@bbandt.com Apr 25 2012 02:59:35 Branch Banking & Trust Company,  
 Bankruptcy Section/100-50-01-51, P.O. Box 1847, Wilson, NC 27894  
 10809045 +EDI: BANKAMER2.COM Apr 25 2012 02:48:00 Bank of America, P.O. Box 17054,  
 Wilmington, DE 19884-0001  
 10809047 +EDI: CHASE.COM Apr 25 2012 02:48:00 Chase, Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 10809048 EDI: CHASE.COM Apr 25 2012 02:48:00 Chase Cardmember Services, P.O. Box 15548,  
 Wilmington, DE 19886-5548  
 10809051 EDI: CITICORP.COM Apr 25 2012 02:48:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 10816827 EDI: BANKAMER2.COM Apr 25 2012 02:48:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 10809058 EDI: IRS.COM Apr 25 2012 02:48:00 Internal Revenue Svc.-CIO, POB 7346,  
 Philadelphia, PA 19101-7346  
 10809061 +EDI: SALMAESERVICING.COM Apr 25 2012 02:48:00 Sallie Mae, 1002 Arthur Drive,  
 Lynn Haven, FL 32444-1683  
 10834590 +EDI: STFL.COM Apr 25 2012 02:48:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092,  
 Richmond, VA 23286-0001  
 10849826 EDI: USBANKARS.COM Apr 25 2012 02:48:00 ELAN FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT,  
 P.O. BOX 5229, CINCINNATI, OH 45201-5229  
 10809054 EDI: USBANKARS.COM Apr 25 2012 02:48:00 Elan Financial Services, P.O. Box 790408,  
 Saint Louis, MO 63179-0000

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A., successor by merger to BAC H  
 10809056 ##+Holly Point Apartments, 2410 Holly Pt. Blvd, Chesapeake, VA 23325-4670

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-8

User: williamsp  
Form ID: B18

Page 2 of 3  
Total Noticed: 30

Date Rcvd: Apr 24, 2012

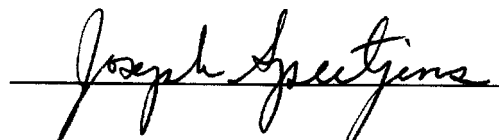
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-8

User: williamsp  
Form ID: B18

Page 3 of 3  
Total Noticed: 30

Date Rcvd: Apr 24, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2012 at the address(es) listed below:

Abby Kelley Moynihan on behalf of Creditor Aurora Bank, FSB bankruptcyva@mwclaw.com  
D. Carol Sasser on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home  
Loans Servicing, LP fka Countrywide Home Loans Servicing LP dsasser@siwpc.com,  
rjones@siwpc.com; kthomas@siwpc.com; kbeaudoi@siwpc.com; clacerte@siwpc.com; selliot@siwpc.com; lgodw  
in@siwpc.com  
John C. McLemore ch7trustee@verizon.net; VA36@ecfcbis.com; regina\_ch7@verizon.net  
Steve C. Taylor on behalf of Debtor Gary Kidwell bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 4